



News Release

Revised July 21, 2012

News Release: Get Ready for Enrollment

Important Changes Ahead for Medicare Annual Enrollment: Tennessee SHIP Medicare Counselors are Ready to Help Beneficiaries Navigate the Confusion

People with Medicare will see some significant changes to Medicare enrollment rules this fall. If they miss the opportunity to make adjustments to their plans now, most people will have to wait another year.

The following will change:

- Medicare's Annual Coordinated Election Period (AEP) will take place October 15-December 7, 2012. Both Part D and Medicare Advantage plan members must make plan changes at this time.
- Medicare's Annual Disenrollment Period (ADP) will take place from January 1-February 14, 2013. People with Medicare Advantage (MA) plans will only be able to return to Original Medicare and join a stand-alone prescription drug (Part D) plan. In the past it was possible to switch Medicare Advantage plans from January 1-March 31.

Also, due to recent changes in Medicare requirements and payments to private Medicare Advantage plans, both now and in the future, insurers may opt to change plan benefits, provider networks, and cost.

Plans might respond to the upcoming shifts in Medicare by:

- Raising beneficiaries' premiums and/or cost-sharing
- Reducing their network of providers
- Reducing extra benefits
- Making quality improvements to obtain bonuses
- Withdrawing from the marketplace entirely

Others may not make dramatic changes. Beneficiaries should check their coverage carefully each year to ensure they are enrolled in a plan that will continue to meet their health needs and budget.

Tennessee SHIP counselors will be available to assist people with assessing their Medicare coverage options this enrollment season. Medicare beneficiaries are encouraged to contact

the local SHIP office as soon as possible to set up a counseling appointment. A high volume of callers is expected this year. The public should call 1-877-801-0044.

The Area Agency on Aging & Disability is a local affiliate of Tennessee SHIP, a program of the Commission on Aging and Disability, the designated State Health Insurance Program (SHIP) in Tennessee. SHIPs receive grant funding from the Centers for Medicare and Medicaid Services to provide direct, local assistance to Medicare beneficiaries through one-on-one, counseling sessions (both in-person and over the phone), presentations, and public education programs. The national SHIP network includes over 1,300 local sponsoring organizations supporting over 12,000 counselors (mostly volunteers) and staff. Last year, SHIPs served over 2.5 million Medicare beneficiaries nationwide.

Tennessee SHIP counselors can help Medicare beneficiaries:

- Review current coverage
- Check qualification for low-income programs
- Compare plans with all available options
- Search for specific plans online that meet specific prescription and medical needs
- Give easy-to-understand answers to questions about Medicare
- Help enroll in a plan online

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Tennessee SHIP is a free health insurance counseling program designed to help people in Tennessee with Medicare. Counselors are specially trained volunteers who can answer your questions and provide you with objective, easy-to-understand information about Medicare, Medicare Supplemental Insurance, Medicaid, and Long-Term Care Insurance. Call our statewide toll free line at 1-877-801-0044 to connect with a counselor in your area.

Or, for more information, visit **www.tnmedicarehelp.com**.

